

What is Claimed is:

1. A method of facilitating a transaction, comprising:
2 receiving an indication of a plurality of product categories, each product
3 category being associated with a plurality of products;
4 receiving buyer offer information, including an indication of an offer amount
5 associated with the plurality of product categories;
6 selecting a subset of the plurality of products for each of the product
7 categories; and
8 providing an indication of the selected products.

1 2. The method of claim 1, wherein said receiving the indication of the
2 plurality of product categories comprises:
3 receiving the indication of the plurality of product categories from a buyer.

1 2. The method of claim 1, wherein said receiving the indication of the
2 plurality of product categories comprises:
3 receiving the indication of the plurality of product categories via at least one
4 of: (i) a communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone
5 network, (v) a wireless network, and (vi) a proprietary network.

1 2. The method of claim 1, wherein said receiving the indication of the
2 plurality of product categories comprises:
3 receiving the indication of the plurality of product categories from at least one
4 of: (i) a buyer device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a
5 telephone, (v) a controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive
6 voice response unit, (ix) an operator, (x) a point of sale terminal, and (xi) an
7 automated teller machine device.

1 5. The method of claim 1, wherein each product category comprises a product
2 description and each product comprises a product brand associated with the product
3 description.

1 6. The method of claim 1, wherein each product category comprises an
2 indication of a plurality of acceptable products.

1 7. The method of claim 1, wherein the indication of the plurality of products
2 is retrieved from a database.

1 8. The method of claim 1, wherein the indication of the plurality of products
2 and the buyer offer information are received with respect to a single transaction.

1 9. The method of claim 1, wherein said receiving the buyer offer information
2 comprises:

3 receiving the buyer offer information from a buyer.

1 10. The method of claim 1, wherein said receiving the buyer offer information
2 comprises:

3 receiving the buyer offer information via at least one of: (i) a communication
4 network, (ii) the Internet, (iii) a Web site, (iv) a telephone network, (v) a wireless
5 network, and (vi) a proprietary network.

1 11. The method of claim 1, wherein said receiving the buyer offer information
2 comprises:

3 receiving the buyer offer information from at least one of: (i) a buyer device,
4 (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a
5 controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response
6 unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine
7 device.

1 12. The method of claim 1, wherein the buyer offer information comprises a
2 binding offer.

1 13. The method of claim 1, wherein the indication of an offer amount
2 comprises a buyer-defined offer amount.

1 14. The method of claim 1, wherein the indication of an offer amount
2 comprises a plurality of product category offer amounts.

1 15. The method of claim 1, wherein the indication of an offer amount
2 comprises a selection from a list of suggested offer amounts.

1 16. The method of claim 1, wherein said selecting comprises selecting a
2 particular product for at least one of the product categories.

1 17. The method of claim 1, wherein said selecting comprises:
2 selecting at least one of the selected products based on: (i) a transaction history
3 associated with a buyer, (ii) an address associated with the buyer, (iii) demographic
4 information associated with the buyer, (iv) psychographic information associated with
5 the buyer, (v) a credit rating associated with the buyer, and (vi) another offer
6 associated with the buyer.

1 18. The method of claim 1, wherein said selecting comprises:
2 selecting at least one of the selected products based on the offer amount.

1 19. The method of claim 1, wherein said selecting comprises:
2 selecting at least one of the selected products based on a subsidy.

1 20. The method of claim 19, wherein the subsidy is associated with at least
2 one of the selected products.

1 21. The method of claim 19, wherein the subsidy is associated with at least
2 one product that was not selected.

1 22. The method of claim 19, wherein the subsidy is associated with a
2 manufacturer of at least one of the selected products.

1 23. The method of claim 22, wherein the manufacturer provides payment of a
2 subsidy amount on a product-by-product basis.

1 24. The method of claim 22, wherein the manufacturer provides payment of a
2 subsidy amount based on at least one of: (i) a predetermined number of products being
3 sold, (ii) a predetermined percentage of products being sold, and (iii) a combination of
4 products being sold.

1 25. The method of claim 19, wherein the subsidy is associated with at least
2 one of: (i) a buyer, (ii) a controller, and (iii) a merchant.

1 26. The method of claim 19, wherein the subsidy is associated with at least
2 one of: (i) a product identifier, (ii) a product category, (iii) a product manufacturer,
3 (iv) a product brand, (v) a product description, (vi) a product quantity, (vii) a product
4 class, (viii) at least one product feature, (ix) an accessory associated with the product,
5 (x) an age associated with the product, (xi) a product condition, (xii) a product
6 preference, (xiii) an offer period, (xiv) a product cost, (xv) a product retail price, (xvi)
7 the offer amount, (xvii) delivery information, and (xviii) payment information.

1 27. The method of claim 19, further comprising:
2 tracking subsidies applied to a transaction.

1 28. The method of claim 1, wherein said providing the indication of the
2 selected products comprises:
3 providing the indication of the selected products to a buyer.

1 29. The method of claim 1, wherein said providing the indication of the
2 selected products comprises:
3 providing the indication of the selected products to a merchant.

1 30. The method of claim 1, wherein said providing the indication of the
2 selected products comprises:
3 providing the indication of the selected products via at least one of: (i) a
4 communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone network,
5 (v) a wireless network, and (vi) a proprietary network.

1 31. The method of claim 1, wherein said receiving the indication of the
2 plurality of products, said receiving the buyer offer information, and said providing
3 the indication of the selected products are performed via a single communication
4 network.

1 32. The method of claim 1, wherein at least one of said receiving the
2 indication of the plurality of products and said receiving the buyer offer information
3 are performed via a first communication network, and said providing the indication of
4 the selected products is performed via a second communication network.

1 33. The method of claim 1, wherein said providing the indication of the
2 selected products comprises:
3 providing the indication of the selected products to at least one of: (i) a buyer
4 device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a
5 controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response
6 unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine
7 device.

1 34. The method of claim 1, further comprising:
2 evaluating the buyer offer information based on the offer amount.

1 35. The method of claim 34, wherein said evaluating is based on: (i) a
2 transaction history associated with a buyer, (ii) an address associated with the buyer,
3 (iii) demographic information associated with the buyer, (iv) psychographic
4 information associated with the buyer, (v) a credit rating associated with the buyer,
5 (vi) another offer associated with the buyer, and (vii) an indication of a plurality of
6 merchants associated with the buyer.

1 36. The method of claim 34, wherein said evaluating comprises:
2 calculating a probability that an offer will be accepted based on: (i) the offer
3 amount, (ii) at least one minimum acceptable price associated with the selected
4 products.

1 37. The method of claim 34, wherein said evaluating is further based on at
2 least one minimum acceptable price associated with the selected products.

1 38. The method of claim 37, wherein the minimum acceptable price is based
2 on at least one of: (i) a product cost, and (ii) a product retail price.

1 39. The method of claim 37, wherein said evaluating further comprises:
2 calculating a total minimum acceptable price based on the sum of each
3 minimum acceptable price associated with each of the selected products; and
4 comparing the total minimum acceptable price to the offer amount.

1 40. The method of claim 34, further comprising:
2 applying a penalty to the buyer based on said evaluation.

1 41. The method of claim 40, wherein the penalty comprises at least one of: (i)
2 arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at
3 least one subsequent offer from the buyer.

1 42. The method of claim 34, wherein said evaluating is further based on a
2 subsidy.

1 43. The method of claim 42, further comprising:
2 determining the subsidy based on the plurality of product categories.

1 44. The method of claim 42, further comprising:
2 selecting the subsidy from a plurality of potential subsidies.

1 45. The method of claim 42, wherein the subsidy is based on information
2 associated with a buyer.

1 46. The method of claim 42, wherein the subsidy is based on information
2 associated with at least one of: (i) a product identifier, (ii) a product category, (iii) a
3 product manufacturer, (iv) a product brand, (v) a product description, (vi) a product
4 quantity, (vii) a product class, (viii) at least one product feature, (ix) an accessory
5 associated with the product, (x) an age associated with the product, (xi) a product
6 condition, (xii) a product preference, (xiii) an offer period, (xiv) a product cost, (xv) a
7 product retail price, (xvi) the offer amount, (xvii) delivery information, and (xviii)
8 payment information.

1 47. The method of claim 34, wherein said evaluating comprising:
2 determining that the buyer offer information is not acceptable; and
3 providing a suggested modification to the buyer offer information.

1 48. The method of claim 47, wherein the suggested modification comprises at
2 least one of: (i) a modified offer amount, (ii) a modified plurality of product
3 categories, and (iii) a modified plurality of products associated with at least one
4 product category.

1 49. The method of claim 1, further comprising:
2 arranging for a buyer to provide payment of an amount based on the offer
3 amount in exchange for the selected products.

1 50. The method of claim 49, wherein said arranging comprises arranging to
2 receive payment from the buyer.

1 51. The method of claim 50, further comprising:
2 arranging to provide payment to a merchant.

1 52. The method of claim 49, wherein said arranging comprises arranging for
2 the buyer to provide payment to a merchant.

1 53. The method of claim 1, further comprising:
2 transmitting information enabling a buyer to take possession of the selected
3 products at a merchant.

1 54. The method of claim 1, further comprising:
2 arranging for the selected products to be delivered to a buyer.

1 55. An apparatus for facilitating a transaction, comprising:
2 a processor; and
3 a storage device coupled to said processor and storing instructions adapted to
4 be executed by said processor to:

5 receive an indication of a plurality of product categories, each product
6 category being associated with a plurality of products;

7 receive buyer offer information, including an indication of an offer
8 amount associated with the plurality of product categories;

9 select a subset of the plurality of products for each of the product
10 categories; and
11 provide an indication of the selected products.

1 56. The apparatus of claim 55, further comprising:
2 a communication device coupled to said processor and adapted to
3 communicate with at least one of: (i) a buyer device, (ii) merchant device, (iii) a
4 subsidy provider device, and (iv) a payment processing device.

1 57. The apparatus of claim 55, wherein said storage device further stores at
2 least one of: (i) a product category database; (ii) a product database; (iii) a subsidy
3 database; (iv) a buyer database; (v) a shopping list database; (vi) a product list
4 calculation database; and (vii) a product list comparison database.

1 58. A medium storing instructions adapted to be executed by a processor to
2 perform a method for facilitating a transaction, said method comprising:
3 receiving an indication of a plurality of product categories, each product
4 category being associated with a plurality of products;
5 receiving buyer offer information, including an indication of an offer amount
6 associated with the plurality of product categories;
7 selecting a subset of the plurality of products for each of the product
8 categories; and
9 providing an indication of the selected products.

1 59. A computer-implemented method of facilitating the sale of products,
2 comprising:
3 receiving from a buyer a payment identifier;
4 receiving from the buyer an indication of a first product category associated
5 with a first set of products;
6 receiving from the buyer an indication of a second product category associated
7 with a second set of products;

8 receiving from the buyer a binding buyer offer, including an indication of an
9 offer amount associated with the first set of products and the second set of products;
10 selecting a first product from the first set of products;
11 selecting a second product from the second set of products, wherein at least
12 one of the first product and the second product are selected based on an associated
13 subsidy;
14 evaluating the buyer offer based on the offer amount;
15 arranging for the buyer to provide payment of an amount based on the offer
16 amount using the payment identifier;
17 providing to the buyer an indication of the first product and the second
18 product; and
19 transmitting information enabling the buyer to take possession of the first
20 product and the second product at a merchant.

1 60. A method of facilitating a transaction, comprising:
2 receiving an indication of a plurality of product categories, each product
3 category being associated with a plurality of products;
4 receiving buyer offer information, including an indication of an offer amount
5 associated with the plurality of product categories;
6 selecting a subset of the plurality of products for each of the product
7 categories; and
8 evaluating the buyer offer information based on the offer amount.

1 61. The method of claim 60, further comprising:
2 applying a penalty to the buyer based on said evaluation.

1 62. The method of claim 61, wherein the penalty comprises at least one of: (i)
2 arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at
3 least one subsequent offer from the buyer.

1 63. The method of claim 60, wherein said evaluating comprising:
2 determining that the buyer offer information is not acceptable; and
3 providing a suggested modification to the buyer offer information.

1 64. The method of claim 63, wherein the suggested modification comprises at
2 least one of: (i) a modified offer amount, (ii) a modified plurality of product
3 categories, and (iii) a modified plurality of products associated with at least one
4 product category.

1 65. A method of facilitating a transaction, comprising:
2 receiving an indication of a plurality of product categories, each product
3 category being associated with a plurality of products;
4 selecting a subset of the plurality of products for each of the product
5 categories;
6 providing offer information, including an indication of an offer amount
7 associated with the plurality of product categories; and
8 providing an indication of the selected products.

1 66. A method of facilitating a transaction, comprising:
2 providing an indication of a plurality of product categories, each product
3 category being associated with a plurality of products;
4 providing buyer offer information, including an indication of an offer amount
5 associated with the plurality of product categories; and
6 receiving an indication of selected products.